JURISDICTION AND VENUE

- 3. Jurisdiction of this court arises pursuant to 15 U.S.C. 1692k(d), which states that such actions may be brought and heard before "any appropriate United States district court without regard to the amount in controversy," and 28 U.S.C. 1367 grants this court supplemental jurisdiction over the state claims contained therein.
- 4. Defendant conducts business in the State of California, and therefore, personal jurisdiction is established.
- 5. Venue is proper pursuant to 28 U.S.C. 1391(b)(1).

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6. Declaratory relief is available pursuant to 28 U.S.C. 2201 and 2202.

PARTIES

- 7. Plaintiff is a natural person residing in Hollywood, Los Angeles County, California.
- 8. Plaintiff is a consumer as that term is defined by 15 U.S.C. 1692a(3), and according to Defendant, Plaintiff allegedly owes a debt as that term is defined by 15 U.S.C. 1692a(5) and Cal. Civ. Code § 1788.2(h).
- 9. Defendant is a debt collector as that term is defined by 15 U.S.C. 1692a(6) and Cal. Civ. Code §1788.2(c), and sought to collect a consumer debt from Plaintiff.
- 10.Defendant is a national company with its headquarters in Renton, Washington.
- 11. Defendant acted through its agents, employees, officers, members, directors, heirs, successors, assigns, principals, trustees, sureties, subrogees, representatives, and insurers.

FACTUAL ALLEGATIONS

- 12.Defendant constantly and continuously placed collection calls to Plaintiff seeking and demanding payment for an alleged debt.
- 13.Defendant threatened to file a lawsuit against Plaintiff while seeking and demanding payment for an alleged consumer debt. To date, no lawsuit or legal action has been taken.
- 14. Defendant contacted Plaintiff's neighbor and disclosed debt. .

COUNT I DEFENDANT VIOLATED THE FAIR DEBT COLLECTION PRACTICES ACT

- 15.Defendant violated the FDCPA based on the following:
 - a. Defendant violated $\S 1692b(1)$ of the FDCPA when Defendant contacted a third party and failed to identify themselves and failed to state that collector is confirming or correcting location information.
 - b. Defendant violated §1692b(2) of the FDCPA when Defendant stated to a third party that Plaintiff owes the debt.
 - c. Defendant violated $\S 1692c(a)(1)$ of the FDCPA contacted Plaintiff at an unusual time, unusual place, or unusual time or place known to be inconvenient to the consumer.
 - d. Defendant violated §1692d of the FDCPA when Defendant conducted in a nature with the natural consequence is to harass, oppress, or abuse any person.
 - e. Defendant violated §1692d(5) of the FDCPA by causing a telephone to ring repeatedly and continuously with the intent to annoy, abuse, and harass Plaintiff.

- f. Defendant violated §1692e(5) of the FDCPA by threatening to take legal action against Plaintiff even though Defendant has not and does not intend to take such action.
- g. Defendant violated §1692e(11) of the FDCPA by failing to disclose in subsequent communications that the communication was from a debt collector.
- h. Defendant violated §1692f of the FDCPA when Defendant used unfair or unconscionable means to collect or attempt to collect the alleged debt.

WHEREFORE, Plaintiff, LOURDES JIMENEZ, respectfully requests judgment be entered against Defendant, ER SOLUTIONS, INC., for the following:

- 16.Declaratory judgment that Defendant's conduct violated the Fair Debt Collection Practices Act,
- 17. Statutory damages pursuant to the Fair Debt Collection Practices Act, 15 U.S.C. 1692k,
- 18. Actual damages,
- 19. Costs and reasonable attorneys' fees pursuant to the Fair Debt Collection Practices Act, 15 U.S.C. 1692k
- 20. Any other relief that this Honorable Court deems appropriate.

COUNT II DEFENDANT VIOLATED THE ROSENTHAL FAIR DEBT COLLECTION PRACTICES ACT

- 21. Plaintiff repeats and realleges all of the allegations in Count I of Plaintiff's Complaint as the allegations in Count II of Plaintiff's Complaint.
- 22.Defendant violated the RFDCPA based on the following:
 - a. Defendant violated §1788.10(f) of the RFDCPA by threatening to

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DATED: September 29, 2009

DEMAND FOR JURY TRIAL

PLEASE TAKE NOTICE that Plaintiff, LOURDES JIMENEZ, demands a jury trial in this case.

RESPECTFULLY SUBMITTED,

KROHN & MOSS, LTD.

By:

G. Thomas Martin, III. Attorney for Plaintiff

1 2 VERIFICATION OF COMPLAINT AND CERTIFICATION 3 STATE OF CALIFORNIA 4 Plaintiff, LOURDES JIMENEZ, states as follows: 5 I am the Plaintiff in this civil proceeding. I have read the above-entitled civil Complaint prepared by my attorneys 2. and I believe that all of the facts contained in it are true, to the best of my 6 knowledge, information and belief formed after reasonable inquiry. I believe that this civil Complaint is well grounded in fact and warranted by existing law or by a good faith argument for the extension, modification or reversal of existing law. 7 3. 8 I believe that this civil Complaint is not interposed for any improper 4. purpose, such as to harass any Defendant(s), cause unnecessary delay to 9 any Defendant(s), or create a needless increase in the cost of litigation to 10 any Defendant(s), named in the Complaint. I have filed this Complaint in good faith and solely for the purposes set 5. 11 forth in it. 6. Each and every exhibit I have provided to my attorneys which has been 12 attached to this Complaint is a frue and correct copy of the original. Except for clearly indicated redactions made by my attorneys where 7. appropriate, I have not altered, changed, modified or fabricated these 13 exhibits, except that some of the attached exhibits may contain some of 14 my own handwritten notations. 15 Pursuant to 28 U.S.C. § 1746(2), I, LOURDES HMENEZ, hereby declare (or certify, verify or state) under penalty of perjury that the foregoing is 16 true and correct. 17 DATE: 9/11/09 18 LOURDES JIMENEZ 19 20 21 22 23 24 25

UNITED STATES DISTRICT COURT CENTRAL DISTRICT OF CALIFORNIA

NOTICE OF ASSIGNMENT TO UNITED STATES MAGISTRATE JUDGE FOR DISCOVERY

This case has been assigned to District Judge A. Howard Matz and the assigned discovery Magistrate Judge is Margaret A. Nagle.

The case number on all documents filed with the Court should read as follows:

CV09- 7818 AHM (MANx)

Pursuant to General Order 05-07 of the United States District Court for the Central District of California, the Magistrate Judge has been designated to hear discovery related motions.

A	Il discovery related motions	shou	ald be noticed on the calendar	of th	e Magistrate Judge
filed	, a copy of this notice must be ser	ved oi	,	 endar	======================================
Sub	sequent documents must be filed a Western Division 312 N. Spring St., Rm. G-8 Los Angeles, CA 90012	L]	following location: Southern Division 411 West Fourth St., Rm. 1-053 Santa Ana, CA 92701-4516	L	Eastern Division 3470 Twelfth St., Rm. 134 Riverside, CA 92501
Failu	re to file at the proper location will resu	ult in yo	our documents being returned to you.		

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	v.	PLAINTIFF(S)	GV 09	07818	AHM (MAN)
ER SOLUTIO	ONS, INC.,				
		DEFENDANT(S).		SUMMONS	
TO: DEFE	NDANT(S): <u>ER SOL</u> I	UTIONS, INC.			
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60 days by Rule 12(a)(3)].

CV-01A (12/07) SUMMONS

UNITED STATES DISTRICT COURT, CENTRAL DISTRICT OF CALIFORNIA CIVIL COVER SHEET

I (a) PLAINTIFFS (Check box if you are representing yourself □) LOURDES JIMINEZ						DEFEND ER SO	ANTS LUTIONS, IN	C.					
(b) Attorneys (Firm Name, Address and Telephone Number. If you are representing yourself, provide same.)						Attorneys	(If Known)	····		······			o r
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☐ 2 U.S. Government Defendant ☐ 4 Diversity (Indicate Citizenship of Parties in Item III)					Citizen of Anothe	Citizen of Another State					>e □5	□ 5	
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FOR OFFICE USE ONLY: Case Number: CV09 07818

AFTER COMPLETING THE FRONT SIDE OF FORM CV-71, COMPLETE THE INFORMATION REQUESTED BELOW.

UNITED STATES DISTRICT COURT, CENTRAL DISTRICT OF CALIFORNIA CIVIL COVER SHEET

VIII(a). IDENTICAL CASI If yes, list case number(s):	ES: Has this action been p	reviously filed in this court a	and dismissed, remanded or closed? ▼No □ Yes					
VIII(b). RELATED CASES If yes, list case number(s):	S: Have any cases been pr	eviously filed in this court th	nat are related to the present case? ☑No ☐ Yes					
	☐ A. Arise from the sam ☐ B. Call for determinat ☐ C. For other reasons v ☐ D. Involve the same p	e or closely related transacti ion of the same or substantia yould entail substantial dupli atent, trademark or copyrigh	ions, happenings, or events; or ally related or similar questions of law and fact; or ication of labor if heard by different judges; or tt, and one of the factors identified above in a, b or c also is present.					
IX. VENUE: (When completed) (a) List the County in this December 2.	istrict; California County of	outside of this District; State	if other than California; or Foreign Country, in which EACH named plaintiff resides					
Check here if the government County in this District:*	ment, its agencies or empi	oyees is a named plaintiff. I	f this box is checked, go to item (b). California County outside of this District: State if other than California as Fassian County.					
Los Angeles (CA)			California County outside of this District; State, if other than California; or Foreign Country					
(b) List the County in this Di Check here if the govern	istrict; California County on ment, its agencies or emplo	outside of this District; State byees is a named defendant.	if other than California; or Foreign Country, in which EACH named defendant resides. If this box is checked, go to item (c).					
County in this District:*			California County outside of this District; State, if other than California; or Foreign Country					
			King (WA)					
		outside of this District; State	if other than California; or Foreign Country, in which EACH claim arose.					
County in this District:*			California County outside of this District; State, if other than California; or Foreign Country					
Los Angeles (CA)								
* Los Angeles, Orange, San I Note: In land condemnation ca	Bernardino, Riverside, V	entura, Sauta Harbara of tract of land in colved	San Luis Obispo Counties					
X. SIGNATURE OF ATTOR	NEY (OR PRO PER):	21-11-1	Date September 29, 2009					
or other papers as required	l by law. This form, approv	red by the Judicial Conference	rmation contained herein neither replace nor supplement the filing and service of pleadings see of the United States in September 1974, is required pursuant to Local Rule 3-1 is not filed ting the civil docket sheet. (For more detailed instructions, see separate instructions sheet.)					
Key to Statistical codes relating	g to Social Security Cases:							
Nature of Suit 6	Code Abbreviation	Substantive Statement o	of Cause of Action					
861	HIA	All claims for health insur Also, include claims by he program. (42 U.S.C. 193	rance benefits (Medicare) under Title 18, Part A, of the Social Security Act, as amended. ospitals, skilled nursing facilities, etc., for certification as providers of services under the SFF(b))					
862	BL	All claims for "Black Lun (30 U.S.C. 923)	g" benefits under Title 4, Part B, of the Federal Coal Mine Health and Safety Act of 1969.					
863 DIWC All claims filed by insure amended; plus all claims			ed workers for disability insurance benefits under Title 2 of the Social Security Act, as filed for child's insurance benefits based on disability. (42 U.S.C. 405(g))					
863	DIWW	All claims filed for widow Act, as amended. (42 U.S	ws or widowers insurance benefits based on disability under Title 2 of the Social Security S.C. 405(g))					
864	SSID	All claims for supplement Act, as amended.	al security income payments based upon disability filed under Title 16 of the Social Security					
865	RSI	All claims for retirement (old age) and survivors benefits under Title 2 of the Social Security Act, as amended. (42					

CV-71 (05/08) CIVIL COVER SHEET Page 2 of 2

U.S.C. (g))